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<b>TRANSMITTAL FORM</b>  (to be used for all correspondence after initial filing)	Application Number	09/886,486
	Filing Date	JUNE 22, 2001
	First Named Inventor	HOGAN
	Art Unit	3621
	Examiner Name	JALATEE WORJLOH
Total Number of Pages in This Submission	Attorney Docket Number	070457.1023 (AP33454)

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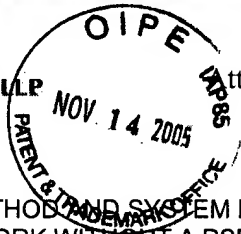
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**BAKER BOTTS**



Attorney Docket Number: 070457.1023 (AP33454)

Title:

AN IMPROVED METHOD AND SYSTEM FOR CONDUCTING SECURE PAYMENTS OVER A  
COMPUTER NETWORK WITHOUT A PSEUDO OR PROXMY ACCOUNT NUMBER

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